FIGURE I

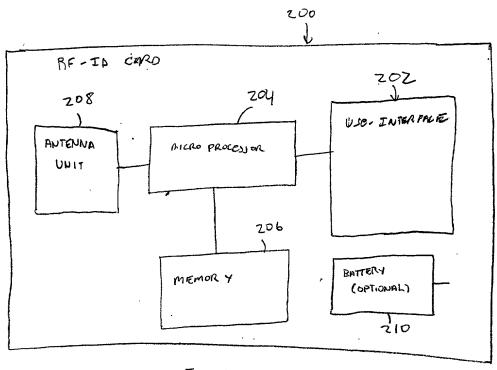


FIGURE 2

External Network	Encoder (w/user)	RF-ID Tag	Time
	Select Transaction partner		
[(Encode with Private key(3))	→	1
	Query Tag	→	
_		Respond to Query	1
[(Read) Confirm Private Key(s)		
€-	- Upload Public key (timestamp)		V
Confirm Reciept -	~ } »	•	

FIGURE 3

External Network	RF-ID Reader	RF-ID Tag	Time
	Sense and Identify Tag		
	Identify Transaction	1	
Confirm Transaction Availability		•	
	Query for Transaction Confirmation	->	
	-	Respond to Query with n th digit of PIN or message	
)		encrypted with n th Private Key	
	Transfer Encrypted Data		1
 Verify Transaction— 		-	Į

These Steps may be repeated 1 to n times, and transaction verified, or each of 1 to n steps may be verified.

FIGURE 4